

### **Amendments to the Claims**

Please amend the claims as follows. This listing of claims will replace all prior versions and listing of claims in the application.

Claim 1 (Currently Amended): A computer-implemented method for automated processing of mortgage loans, the method comprising:

- receiving a request to process a mortgage loan;
- generating a plurality of tasks in response to the request, the tasks comprising actions required to process the mortgage loan so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan;
- distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- accepting voice input transactions from the third party originator pertaining to the mortgage loan ~~one or more persons wherein the transactions are by voice input.~~

Claim 2 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 1, further comprising monitoring completion of the plurality of tasks, whereby a report of completion of all required tasks can be generated.

Claim 3 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 1, further comprising authenticating a person submitting the request to process a the mortgage loan.

Claim 4 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 1, wherein the voice input transactions by the ~~one or more persons~~ third party originator include input data and loan status query data.

Claim 5 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 4, wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

Claim 6 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 5, wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 7 (Cancelled)

Claim 8 (Currently Amended): The computer-implemented method for the automated processing of mortgage loans of claim 1, wherein the plurality of tasks required to process the loan includes tasks which are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 9 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, further comprising creating a complete transaction and payment report.

Claim 10 (Currently Amended): An apparatus for automated processing of mortgage loans, the apparatus comprising:

- a computer system having communications devices for receiving a request to process a mortgage loans;
- the computer system having logic mechanisms programmed to generate a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan;
- the computer system having additional logic mechanisms programmed to electronically distribute the plurality of tasks to one

or more persons capable of performing one or more of the tasks;

and

- a voice portal device electronically coupled to the computer system whereby voice messages from ~~users~~ the third party originator pertaining to the mortgage loan are received, translated into digital form and passed to the computer system logic mechanisms for further processing.

Claim 11 (Previously Presented): The apparatus of claim 10, further comprising electronic logic devices programmed to monitor completion of the plurality of tasks and to generate a report of completion of all required tasks.

Claim 12 (Currently Amended): The apparatus of claim 10, further comprising logic mechanisms programmed to authenticate a person submitting the request to process a the mortgage loan.

Claim 13 (Currently Amended): The apparatus of claim 10, wherein the voice messages from ~~users include~~ the third party originator includes input data and loan status query data.

Claim 14 (Previously Presented): The apparatus of claim 13, wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

Claim 15 (Previously Presented): The apparatus of claim 14, wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 16 (Cancelled)

Claim 17 (Previously Presented): The apparatus of claim 10, wherein the plurality of tasks required to process the loan are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 18 (Previously Presented): The apparatus of claim 10, further comprising logic devices programmed to create a complete transaction and payment report.

Claim 19 (Currently Amended): An apparatus for automated processing of mortgage loans, the apparatus comprising:

- means for receiving a request to process a mortgage loan;

- means, coupled to the means for receiving a request to process a loan, for generating a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan;
- means, coupled to the means for generating a plurality of tasks required to process the loan, for electronically distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- speech recognition means coupled to the apparatus, for translating voice messages pertaining to the mortgage loan into digital form for processing by the apparatus.

Claim 20 (Withdrawn): In a network having a user node including a voice capable input/output device, coupled to said network, said user node providing verbal requests for information and providing verbal requests for information and providing verbal loan application related commands on said network, a network node comprising:

- a loan processing server node responsive to a request from said user node to process a loan, whereby said loan processing server node provides a first mechanism for generating a plurality of tasks

required to process the loan, including tasks required by applicable federal or state law;

- provides a second mechanism coupled to the first mechanism, for distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- a voice recognition mechanism coupled to the first mechanism for converting voice inputs into a digital form suitable for processing by the first mechanism.

Claim 21 (Withdrawn): The loan processing server node of claim 20 wherein the loan processing server node provides a third mechanism to electronically monitor completion of the plurality of tasks whereby a certificate of completion of all required tasks can be generated.

Claim 22 (Withdrawn): The loan processing server node of claim 20 wherein the loan is a mortgage loan.

Claim 23 (Withdrawn): The loan processing server node of claim 21 wherein the voice recognition mechanism is coupled to the third mechanism for responding to verbal loan status requests by converting loan status data into a voice format suitable for the voice capable input/output device.

Claim 24 (Withdrawn): The loan processing server node of claim 20 wherein the server node also provides a mechanism for electronically communicating the plurality of tasks to a custom workflow management process, wherein each task is assigned to an actionee and wherein the completion of each task is tracked in order to create a complete transaction and payment report.

Claim 25 (Withdrawn): A computer program product stored on a computed useable medium, comprising:

- a first computer readable program mechanism for receiving a verbal request to process a loan;
- a second computer readable program mechanism for activating a voice recognition mechanism to translate the verbal request into a digital form;
- a third computer readable program mechanism for generating a plurality of tasks, the plurality of tasks comprising actions required to process the loan, including tasks required by applicable federal or state law; and
- a fourth computer readable code mechanism for distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks.



Claim 26 (Withdrawn): The computer program product of claim 25 comprising a fifth computer readable code mechanism for monitoring completion of the plurality of tasks whereby a report of completion of all required tasks can be generated.

Claim 27 (Withdrawn): The computer program product of claim 25 wherein the loan is a mortgage loan.

Claim 28 (Withdrawn): The computer program product of claim 25 wherein the verbal request is a loan status query.

Claim 29 (Withdrawn): The computer program product of claim 28 wherein a response to the loan status query is translated from digital form into a form which produces a corresponding voice signal.